

AMENDMENTS TO THE CLAIMS

1. (CURRENTLY AMENDED) A transaction authorisation system comprising:
  - A. a user interface unit capable of accepting a transaction funds transfer authorisation; and,
  - B. a utility meter provided at a meter location having an associated meter location identifier unique to the meter location, wherein the utility meter is arranged:
    - a. to communicate with the user interface unit,
    - b. to obtain a transaction authorisation the funds transfer authorisation therefrom, and
    - c. to transmit an authorisation request based on the transaction funds transfer authorisation and meter location identifier, the authorisation request including:
      - (1) data identifying a credit/charge card account, and
      - (2) data verifying that the credit/charge card corresponding to the credit/charge card account is physically present at the location of the user interface unit,
2. (CURRENTLY AMENDED) A transaction authorisation system according to claim 1, further comprising a communication unit arranged to communicate with an authorisation authority, wherein the utility meter is arranged to submit the authorisation request to the communication unit for communication to the authorisation authority to obtain authorisation of the transaction funds transfer.
3. (ORIGINAL) A transaction authorisation system according to claim 2, in which the utility meter is arranged to submit utility usage data to the communication unit.

4. **(PREVIOUSLY PRESENTED)** A transaction authorisation system according to claim 2, wherein the utility meter provided at the location is a first utility meter, and further comprising a second utility meter provided at the location, wherein said second utility meter is arranged to submit utility usage data to the communication unit.
5. **(PREVIOUSLY PRESENTED)** A transaction unit according to claim 4, in which said second utility meter is arranged to submit the utility usage data to said first utility meter for submission to the communication unit.
6. **(PREVIOUSLY PRESENTED)** A transaction authorisation system according to claim 4, in which said second meter is a gas or water meter.
7. **(ORIGINAL)** A transaction authorisation system according to claim 1, in which the utility meter is an electricity meter.
8. **(ORIGINAL)** A transaction authorisation system according to claim 3, in which the communication unit is arranged to communicate utility usage data to a utility supplier.
9. **(ORIGINAL)** A transaction authorisation system according to claim 3, in which the communication unit communicates with one or more utility suppliers via a central control system.
10. **(ORIGINAL)** A transaction authorisation system according to claim 2, in which the authorisation authority comprises a central control system, wherein the central control system processes received authorisation requests and submits the requests to appropriate banking authorities for fulfilment.

11. **(ORIGINAL)** A transaction authorisation system according to claim 2, in which the communication unit is a modem.
12. **(ORIGINAL)** A transaction authorisation system according to claim 2, in which the user interface unit is the communication unit.
13. **(ORIGINAL)** A transaction authorisation system according to claim 12, wherein the user interface unit is a telephone.
14. **(ORIGINAL)** A transaction authorisation system according to claim 4, in which the user interface unit and the utility meter communicate with each other via RF signals.
15. **(ORIGINAL)** A transaction authorisation system according to claim 4, in which the communication unit and the utility meter communicate with each other via RF signals.
16. **(ORIGINAL)** A transaction authorisation system according to claim 6, in which the further utility meter communicates via RF signals.
17. **(CURRENTLY AMENDED)** A transaction authorisation system according to claim 2, in which the user interface unit includes a card reader device, wherein the card reader device is arranged to read data from a credit/charge card to be charged for the transaction funds transfer, the user interface unit processing the data read from the credit/charge card to form at least a part of a transaction funds transfer authorisation.
18. **(CURRENTLY AMENDED)** A transaction authorisation system according to claim 3, in which the user interface unit includes a keyboard, wherein the user interface unit is arranged to accept data entered via the keyboard to form at least a part of a transaction funds transfer authorisation.

19. **(CURRENTLY AMENDED)** A transaction authorisation system according to claim 3, in which the utility meter includes a memory for storing a user's banking data, wherein the user interface unit is arranged to accept an input from the user authorising use of at least part of the banking data, the utility meter then using the at least part of the banking data to form at least a part of a transaction funds transfer authorisation.
20. **(ORIGINAL)** A transaction authorisation system according to claim 3, in which the user interface unit includes a display, wherein the user interface unit is arranged to display on request utility usage data from the utility meter.
21. **(CURRENTLY AMENDED)** A transaction authorisation system according to claim 3, in which the user interface unit is connectable to a computer, wherein the user interface unit, when connected to a computer, is operative to make necessary transaction funds transfer authorisation requests in response to electronic transactions initiated on the computer.
22. **(CANCELED)**
23. **(ORIGINAL)** A transaction authorisation system according to claim 3, in which the user interface device is remote from the utility meter.
24. **(ORIGINAL)** A transaction authorisation system according to claim 4, further comprising a digital cellular transceiver arranged to communicate with the utility meter for transmitting data to, and receiving data, from a remote source.
25. **(ORIGINAL)** A transaction authorisation system according to claim 24, in which the transceiver is the communication unit.

26. (ORIGINAL) A transaction authorisation system according to claim 24, further comprising a switching unit controllable by the utility meter for switching one or more appliances on or off, wherein when the utility meter receives a signal via the transceiver indicating the availability of cheap-rate energy it is arranged to control the switching unit to switch appliances on.
27. (CANCELED)
28. (CURRENTLY AMENDED) A method of authorizing a transaction comprising the steps of:
  - a. providing a user interface unit at a location;
  - b. providing a utility meter at the location, the utility meter having an associated meter location identifier uniquely identifying the location;
  - c. accepting a transaction funds transfer authorisation request via the user interface unit, the transaction authorization request including:
    - (1) data verifying that a credit/charge card is present at the location of the user interface unit, and
    - (2) data identifying the credit/charge card account of the credit/charge card;
  - d. communicating the transaction funds transfer authorization request from the user interface unit to the utility meter; and
  - e. transmitting a message generated in dependence on the transaction funds transfer authorisation request and meter location identifier from the utility meter to an authorization provider to obtain authorisation of the transaction funds transfer.

29-34. (CANCELED)

35. (CURRENTLY AMENDED) A credit/charge card transaction authorisation system for funds transfer transactions where the cardholder is at a location remote from the vendor, the system comprising:

- a. a user interface unit capable of accepting transaction funds transfer data, the transaction funds transfer data including:
  - (1) credit/charge card data identifying a credit/charge card to be charged for the transaction funds transfer, and
  - (2) data verifying that the credit/charge card is physically present at the user interface unit; and
- b. a utility meter provided at the location of the cardholder and being separate from the user interface unit, the utility meter having an associated meter location identifier uniquely identifying the location of the utility meter,

wherein the utility meter is arranged to communicate with the user interface unit, to obtain the transaction funds transfer data, and to transmit an authorisation request to an authorisation authority to obtain authorisation of the funds transfer, the authorisation request including the transaction funds transfer data and the meter location identifier to obtain authorisation of the transaction.

36. (CURRENTLY AMENDED) A credit/charge card transaction authorization system according to claim 30, wherein the transaction funds transfer data includes a transaction funds transfer identifier for identifying the transaction funds transfer to enable payment of the vendor upon authorisation of the transaction funds transfer.

37. (CURRENTLY AMENDED) A credit/charge card transaction authorisation system for funds transfer transactions where the cardholder is at a location remote from the vendor, the system comprising:

- a. a user interface unit capable of accepting transaction funds transfer data including:
  - (1) credit/charge card data identifying a credit/charge card to be charged for the transaction funds transfer, and
  - (2) data verifying that the credit/charge card is physically present at the user interface unit; and,
- b. a utility meter provided at the location of the cardholder, the utility meter being separate from the user interface unit and having an associated meter location identifier uniquely identifying the location of the utility meter, wherein the utility meter is arranged to communicate with the user interface unit, to obtain the transaction funds transfer data, and to transmit an authorisation request including the transaction funds transfer data and the meter location identifier to an authorisation authority, the authorisation authority being arranged to process the authorisation request and, upon successful authorization, charge the credit/charge card as a card present type transaction funds transfer.

38. (NEW) A transaction authorisation system according to claim 1, wherein the funds transfer authorization, authorization request, and corresponding funds transfer are independent of any utility usage data generated by the utility meter, whereby the funds transfer does not pay for any utility usage measured by the utility meter.

39. (NEW) The method of claim 28 wherein the funds transfer authorization request and corresponding funds transfer are independent of any utility usage data generated by the utility meter, whereby the funds transfer does not pay for any utility usage measured by the utility meter.

40. (NEW) The credit/charge card transaction authorisation system of claim 35 wherein the funds transfer data are independent of any utility usage data generated by the utility meter, whereby the funds transfer does not pay for any utility usage measured by the utility meter.
  
41. (NEW) The credit/charge card transaction authorisation system of claim 37 wherein the funds transfer data are independent of any utility usage data generated by the utility meter, whereby the funds transfer does not pay for any utility usage measured by the utility meter.